

October 7, 2005  
PUBLIC NOTICE # 2005-40

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
Public Notice Filing/Errata Report  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7177	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7164	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD / PROPERTY-GARD SELECT	
05-7184	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7247	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7158	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	BURGLARY AND THEFT	RULE CHANGE	HR3210	
05-7204	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	FIDELITY	RULE CHANGE	HR3210	0
05-7225	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-7287	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	0
05-7288	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMM	INLAND MARINE	RULE CHANGE	NONE	0
05-7265	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7165	0761	AMERICAN INSURANCE COMPANY (THE)	COMM	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD / PROPERTY-GARD SELECT	
05-7235	0660	AMERICAN MERCURY INSURANCE COMPANY	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	SOLID GOLD	0
05-5950	1279	ARCH INSURANCE COMPANY	COMM	FIRE	BOTH RATE AND FORM	HR3210	9
05-7166	0761	ASSOCIATED INDEMNITY CORPORATION	COMM	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD / PROPERTY-GARD SELECT	
05-7205	3548	ATHENA ASSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-SPECIALTY	
05-7239	3548	ATHENA ASSURANCE COMPANY	COMM	INLAND MARINE	FORMS	NONE	
05-7152	0968	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	COMM	EARTHQUAKE	NEW PROGRAM	NONE	0
05-7208	0000	BANCINSURE, INC.	COMM	MULTI-PERIL	RULE CHANGE	CPP-COMMERCIAL PACKAGE	0
05-7221	0212	CIVIC PROPERTY AND CASUALTY COMPANY	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
05-7246	0212	CIVIC PROPERTY AND CASUALTY COMPANY	PERS	FIRE	RULE CHANGE	NONE	
05-7185	0218	CONTINENTAL CASUALTY COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7248	0218	CONTINENTAL CASUALTY COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7249	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7261	0350	COREGIS INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-2.4
05-7220	0000	CRUSADER INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	MAINSTREET	
05-7159	0240	DAIMLERCHRYSLER INSURANCE COMPANY	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	DEALERS	
05-7160	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMM	INLAND MARINE	RULE CHANGE	NONE	
05-7161	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	BOP	

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05-7162	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	
05-7209	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7266	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7197	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7228	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7262	0350	EMPLOYERS REINSURANCE CORPORATION	COMM	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-2.4
05-7222	0212	EXACT PROPERTY AND CASUALTY COMPANY	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
05-7252	0212	EXACT PROPERTY AND CASUALTY COMPANY	PERS	FIRE	RULE CHANGE	NONE	
05-7180	0038	FEDERAL INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	
05-7267	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7167	0761	FIREMAN'S FUND INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD / PROPERTY-GARD SELECT	
05-7273	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
05-7153	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - VETERINARIAN	0
05-7258	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7154	0084	GREAT AMERICAN ASSURANCE COMPANY	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - VETERINARIAN	0
05-7259	0084	GREAT AMERICAN ASSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7156	0084	GREAT AMERICAN INSURANCE COMPANY	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - VETERINARIAN	0
05-7260	0084	GREAT AMERICAN INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7157	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - VETERINARIAN	0
05-7264	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7211	0098	GREAT DIVIDE INSURANCE COMPANY	COMM	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL LIABILITY	0
05-7214	0098	GREAT DIVIDE INSURANCE COMPANY	COMM	FIRE	RATE	NONE	0
05-7256	0098	GREAT DIVIDE INSURANCE COMPANY	COMM	INLAND MARINE	RATE	NONE	0
05-7192	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	
05-7193	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	
05-7198	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMM	BURGLARY AND THEFT	RULE CHANGE	HR3210	
05-7226	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	
05-7194	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	HR3210	

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05-7199	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMM	BURGLARY AND THEFT	RULE CHANGE	HR3210	
05-7227	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	
05-7155	0158	HUDSON INSURANCE COMPANY	COMM	MULTI-PERIL	NEW PROGRAM	RENTAL VEHICLE PACKAGE	0
05-7163	0158	HUDSON INSURANCE COMPANY	COMM	INLAND MARINE	NEW PROGRAM	NONE	0
05-7212	3495	INFINITY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SPECIAL AUTOMOBILE	
05-7275	0000	JEWELERS MUTUAL INSURANCE COMPANY	PERS	INLAND MARINE	FORMS	JEWELRY	
05-7274	0111	LIBERTY INSURANCE CORPORATION	COMM	OTHER LIABILITY	FORMS	NONE	
05-7276	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-7277	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-7278	0111	LM INSURANCE CORPORATION	COMM	OTHER LIABILITY	FORMS	NONE	
05-7200	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	MULTI-PERIL	RULE CHANGE	THE ALLIANCE PACKAGE	0
05-7243	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-7236	0785	MARKEL AMERICAN INSURANCE COMPANY	COMM	FIRE	BOTH RATE AND FORM	NONE	-15.4
05-7237	0785	MARKEL INSURANCE COMPANY	COMM	FIRE	BOTH RATE AND FORM	NONE	-15.4
05-7190	0241	AND CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
05-7178	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
05-7179	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMM	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
05-7151	1129	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7186	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7250	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7168	0761	NATIONAL SURETY CORPORATION	COMM	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD / PROPERTY-GARD SELECT	
05-7223	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
05-7254	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	PERS	FIRE	RULE CHANGE	NONE	
05-7181	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	
05-7257	0000	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SCJ NON-STANDARD AUTO	0
05-7268	0000	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SCJ NON-STANDARD AUTO	
05-7210	0150	OLD REPUBLIC INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
05-7182	0038	PACIFIC INDEMNITY COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	

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05-6965	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	16.3
05-7191	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
05-7244	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-7245	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	0
05-7233	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMM	MULTI-PERIL	FORMS	ULTIMATE COVER	
05-7255	0501	PLATTE RIVER INSURANCE COMPANY	COMM	SURETY	RATE	CONNERCIAL SURETY BONDS	1
05-7270	0783	RLI INSURANCE COMPANY	COMM	AUTO LIABILITY	FORMS	NONE	
05-7271	0783	RLI INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	NONE	
05-7203	0501	RSUI INDEMNITY COMPANY	COMM	FIRE	RULE CHANGE	EXCESS PROPERTY	
05-7234	0471	RURAL COMMUNITY INSURANCE COMPANY	COMM	ALLIED LINES	NEW PROGRAM	GRAPE CLUSTER FREEZE NAMED PERIL INSURANCE	0
05-7148	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFECO MOTORCYCLE AFFINITY	0
05-7149	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFECO MOTORCYCLE	0
05-7170	0158	SENECA INSURANCE COMPANY, INC.	COMM	FIRE	RULE CHANGE	NONE	0
05-7206	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-SPECIALTY	
05-7240	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMM	INLAND MARINE	FORMS	NONE	
05-7241	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMM	INLAND MARINE	FORMS	NONE	
05-7242	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMM	INLAND MARINE	FORMS	NONE	
05-7169	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	FIDELITY	RULE CHANGE	HR3210	0
05-7281	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	OTHER LIABILITY	RULE CHANGE	CHEMPLAN	0
05-7282	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO DISMANTLERS AND REPOSSESSORS	
05-7283	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	INLAND MARINE	RULE CHANGE	AUTO DISMANTLERS AND REPOSSESSORS	
05-7284	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	FIRE	RULE CHANGE	AUTO DISMANTLERS AND REPOSSESSORS	0
05-7285	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	INLAND MARINE	RULE CHANGE	NONE	0
05-7286	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMM	FIRE	RULE CHANGE	NONE	0
05-7213	0000	STERLING CASUALTY INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	EAGLE	
05-7269	1331	STONINGTON INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7195	0000	SUA INSURANCE COMPANY	COMM	INLAND MARINE	RULE CHANGE	NONE	
05-7196	0000	SUA INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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05-7272	0000	SUA INSURANCE COMPANY	COMM	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7279	0000	SUA INSURANCE COMPANY	COMM	FIRE	RULE CHANGE	NONE	
05-7280	0000	SUA INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7201	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMM	INLAND MARINE	NEW PROGRAM	INFINITI FLOOR PLAN	0
05-7202	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMM	INLAND MARINE	NEW PROGRAM	NISSAN FLOOR PLAN	0
05-7187	0218	TRANSCONTINENTAL INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7188	0218	TRANSPORTATION INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7251	0218	TRANSPORTATION INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7238	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMM	FIDELITY	NEW PROGRAM	WRAP+	0
05-7224	1326	UNIVERSAL CASUALTY COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7189	0218	VALLEY FORGE INSURANCE COMPANY	COMM	MULTI-PERIL	RULE CHANGE	NONE	0
05-7253	0218	VALLEY FORGE INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
05-7150	0215	VALLEY INSURANCE COMPANY	COMM	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	0
05-7171	0215	VALLEY INSURANCE COMPANY	COMM	FIDELITY	RULE CHANGE	NONE	0
05-7172	0215	VALLEY INSURANCE COMPANY	COMM	BURGLARY AND THEFT	RULE CHANGE	NONE	0
05-7183	0038	VIGILANT INSURANCE COMPANY	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	
05-7229	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7230	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7263	0350	WESTPORT INSURANCE CORPORATION	COMM	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-2.4

131 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE & USE, AND ADVISORY ORGANIZATION MANUALS

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The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	05-6562	09/02/2005	Universal Underwriters Insurance Company	Commercial Multi-Peril	Forms	Umbrella/Excess-Unicover V & Equipment Dealer Unicover	
Correct	05-6562	09/02/2005	Universal Underwriters Insurance Company	<b>Personal Other Liability</b>	Forms	Umbrella/Excess-Unicover V & Equipment Dealer Unicover	

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